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IN THE UNITED STATES PATENT AND TRADEMARK OFFI

Group 2700 In re Application of Examiner: N. Nguyen DAVID CINCOTTA Group Art Unit: 2764 Application No.: 09/245,493 Filed: February 5, 1999 For: SYSTEM AND METHOD FOR PREPAYING FOR SERVICES OR GOODS TO BE CONSUMED AT A FUTURE DATE April 7, 2000

Assistant Commissioner for Patents Washington, D.C. 20231

AMENDMENT AND INFORMATION DISCLOSURE STATEMENT

Sir:

In response to the Office Action dated January 21, 2000, please amend the above-identified application as follows:

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04/12/2000 RTSEGAYE 00000133 09245493